

Coconut oil

Politics

Survey

Economy

Demand

Marketing

Wages

Labour

# EXTRACTING NATURE'S PERFECT INGREDIENT

Adat co-operative Society

Thrissur

Kerasree

Farmers

Supply

**Monopoly**

Activa

Organic Farming

Virgin coconut oil

Branding

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The five months of education in KSID changed our whole perspective to design. As students who pursue communication design; when we choose coconut oil production it might amuse an outsider what's in there for design students, but we were pretty much clear about the design aspects in the system.

As design students, it was mandatory for us to get out in the real world and experience the problems and difficulties faced by the society. The problems and solution for it might seem much easy when we are sitting inside a studio or workshop but its not always same out there. So our guide and mentor Radhika Prasad and Manu T were insistent on taking a system which is the backbone of a society for our environmental exposure.

There was ample time for us to browse through several systems in Kerala before fixing in Adat Farmers Bank. There were several systems which run smoothly but a very few made an impact in society, so we chose Adat Farmers bank with an expectation that the service provided by system which has been so successful can be replicated to other parts of the nation which in turn will benefit the consumers and producers simultaneously. The system can be applied in dying craft sectors in the nation, A society with similar service in a craft village could help to revive the craft and the artisans.

The aim of exposure is advanced learning about the system and not just the study about the craft, we were supposed to go deep into the society and system, but decided to diverge into the root cause of system to be formed and the discover the invisible influences around the society. The running of a system or a society is crucial process as lots of people depend on the system and not one person will have the sole power to take decisions; so the design of the system is such an important factor.

Agricultural sector is the main source of income which drives economy of the country. But the sector is losing its importance in the state. Kerala as a consumer state have taken various effort to increase production went in vain. In this stage, service provided by the bank has its own importance which increased the production in the locality. Here we see an opportunity to understand the system and work in the direction of betterment of the society.

This report is the result of experience and research which we had in the last two week of our environmental exposure .We would like to express our sincere gratitude towards our institution Kerala State Institute of Design for giving us a chance to do this research for our environmental exposure which led us to understand design aspects in a system.

we are also grateful to Mr Girish P T who is the director of KSID for the assistance and the ideas he shared with us. We have to express our appreciation to Ms Radhika Prasad, our guide, for sharing her pearls of wisdom with us during the course of this research. we are also immensely grateful to our mentor, Mr Manu T for his comments and corrections on earlier assumptions we made before research.

The success and final outcome of this research required a lot of guidance and assistance from many people and we are extremely fortunate to have got this all along the completion of our research work.

**A**dat Farmers Service Co-operative Bank Ltd started in 1980 with amalgamation of 3 co-operative societies; puranattukara, choorakkatukara and ADAT lift education. Situated in ADAT PANCHAYATH, The jurisdiction of the society span two panchayaths namely; Adat and Kaiparamba. The main objective of the society was to establish a fair-trade and continuous business within the region. For that, they provide credit and initiate agriculture-related business find markets the product They have acquired 13 rice fields which is leased out to improve organic farming in the district. They give out loans to farmers with no interest rates.(40,000 per acre).

## HISTORY

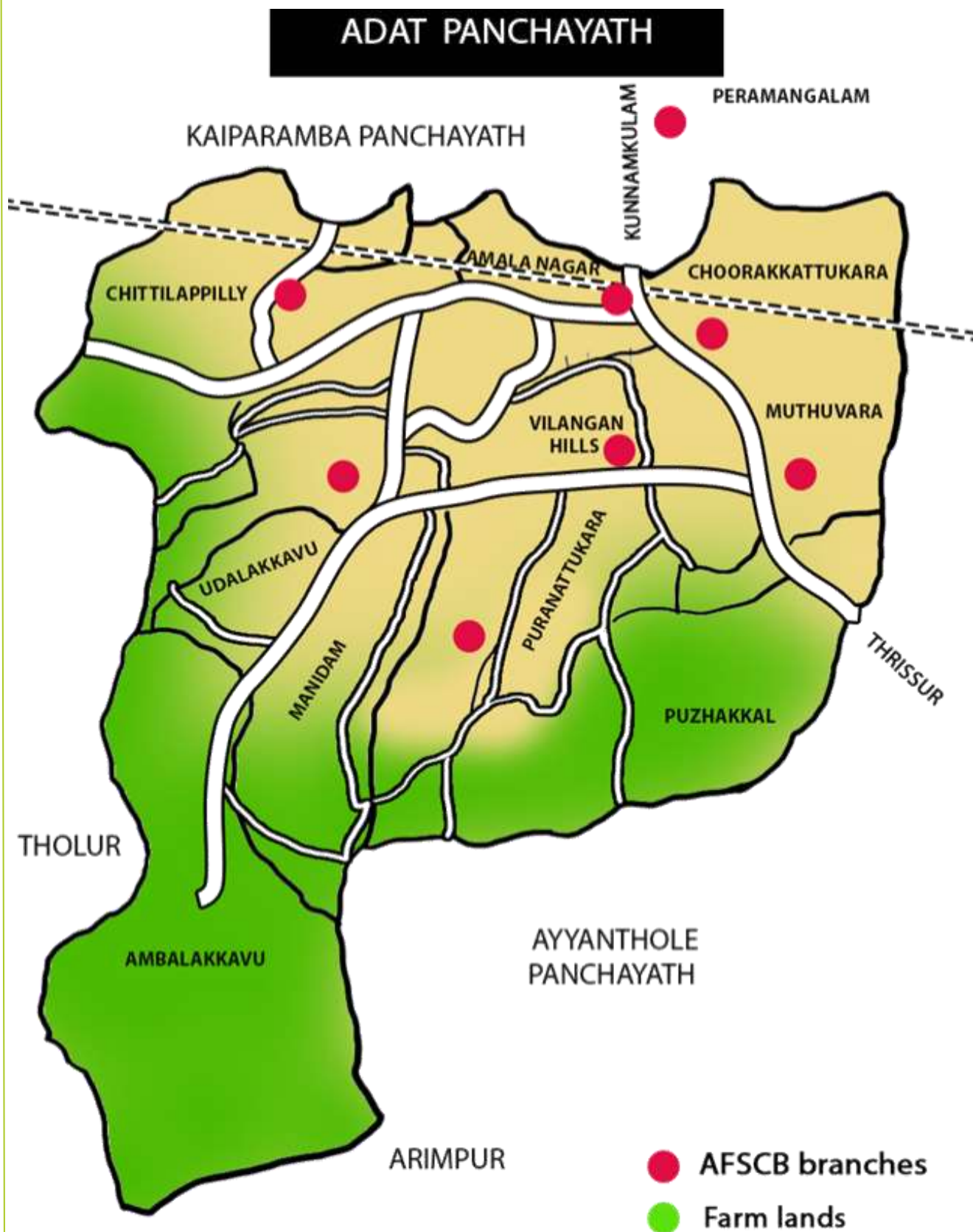
As a result of first 5-year plan proposed by India's first Prime Minister Pt. Jawaharlal Nehru, co-operative societies movement started across India. In 1954, 27<sup>th</sup> January , ADAT GHARAMODHARANA SOCIETY was registered to create a sense of mutual-aid. the society was later renamed in 1964 as PURANATTUKARA SERVICE CO-OPERATIVE SOCIETY.

// At national level, as per the recommendations of National Commission on Agriculture 1976, Farmers' Service Societies (FSS) were organized under central scheme in order to make available package o of inputs and customer services along with technical advises and support services for storage, transport, processing and marketing preferably through a single contact point. All kinds of loans including long term loans are to be issued from FSS. In tune with the trend with Kerala, it was proposed to convert certain viable Primary Agricultural Credit Societies into FSS. Accordingly, The Puranattukara Service Co-operative bank ltd No.3324 on 17<sup>th</sup> January, 1977 was first converted as a FSS in the state of Kerala by amalgamating the Puranattukara Farmers' Service Co-operative Bank Ltd No. 309 and the Adat Irrigation Society no. 8. “ //

-EXCERPT FROM **ADAT FARMERS' SERVICE CO-OPERATIVE BANK LTD. - A Profile** BY  
JOSEPH MULLASSERY

Later in 1980, **ADAT FARMERS SERVICE CO-OPERATIVE BANK NO.689** started their operations. The bank had a pivotal role in bringing awareness of organic cultivation to local farmers. Their initiatives helped a lot of farmers to make their trade profitable. The bank now has an authorized share capital of 15 crore and have 31684 members. It was the first co-operative bank to mobilize deposits to 1 crore.





**AREA OF OPERATIONS**

The bank operations covers whole of Adat panchayath and 12<sup>th</sup> ward of kaiparamba panchayath. The branches are in following areas

1. Puranattukara Branch
  2. Adat Branch
  3. Muthuvara Branch
  4. Amala Nagar Branch
  5. Peramangalam Branch
  6. Chittyappilly Branch
  7. Choorakkattukara Branch
- Extension Counter( Rice mill): PO Purnattukara

**SERVICES**

Other than aiding farmers financially, the co-operative society also has a few business initiative which has become well established in past few years. The services provided by AFSCB bank other than banking is as follows

1. Organic rice cultivation
2. Arecanut plantation
3. fertiliser storage
4. Neethi medical labs
5. coconut oil production



// The soul of India  
lies in the villages //

*-Mahatma Gandhi*





# THE VILLAGE



## ADAT PANCHAYATH



AREA:	23.22sq km
Wards:	18
Population	29336*
Men	14614
Women	14722
Block panchayath	Puzhakkal
District	Thrissur

The Panchayath has 8000 families and 90% of population is concentrated on farming. The Panchayath has been awarded “model Panchayath” several times for their farming and development initiatives. A few notable being Drinking water project, Eco-farming and waste management.

The eco-awareness that Panchayath started gained popularity and in turn made people understand its advantages to health and profitability of organic farming. This started their complete organic project which makes the farming in village go all-organic.

Other than that, the village has eco-tourism packages which includes boating and “vilangan hills” park.

\* as per 2011 census report



## Adat Farmer's Service Co-operative Bank

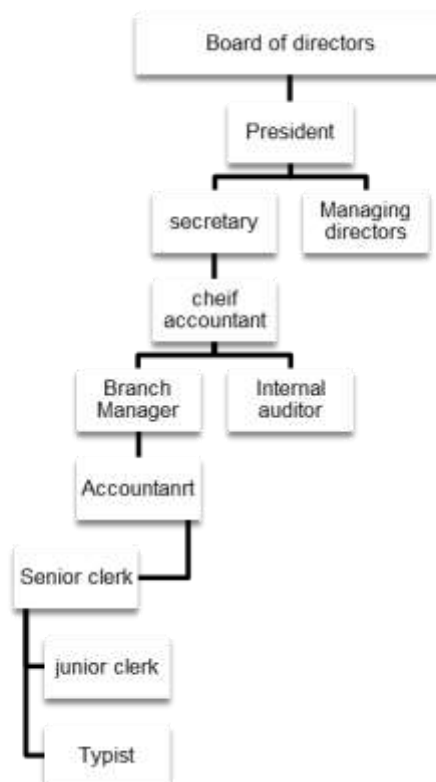
**A**FSC Bank is a financial institution which performs the primary functions such as accepting deposits and lending loans. The primary motive of every financial institution is to make profit. Since, Adat farmers service co operative bank is run by a co operative society, the primary motive is social welfare. As a child of the first five year plan (1951 - 1956), the project became successful as it was able to support farmers and create a self-sustaining platform for them. Other than its intended activities, the bank has taken up services like 'NEETHI' medical store, 'NEETHI' medical lab and LPG distribution. The bank provides loans at a very reasonable rates and bank provides 0% interest for farming loans.



*Fig: Main branch head office and farmers supermarket*

AFSCB is a co-operative bank which is lead by a board of members. The board of members is elected in every 5 years by the members in the bank. Political parties play a major role in the board elections, so the decisions made by the board has a great influence with the political scenario

### Management hierarchy



“

Earlier days coconut farming  
was the main income of a house.  
now most of them still continue  
this just because of an emotional  
attachment they have

”

*Ousephettan*  
*(Senior farmer)*



# COCONUT OIL





## SOURCING

of the district. Coconuts are bought De-husked, so they can minimize the labour and produce more oil for the quantity. The reason for sourcing from limited area (within district only) is their concern in quality of material. The coconut they collect should have 12% of moist content in the flesh; otherwise it affects the taste and cause less yield. Also they would need better technical staff to inspect the coconuts sourced from outside their pre-determined area.

Coconuts are collected from farmers of every part



*Fig: AFSCB coconut, rice and fertiliser godown*

Now most of the sourcing is also from the local farmers and merchants they know and those who are also members of AF-



*Fig: workers splitting coconut*

SCB bank. From each coconut field, It takes 45 days to collect ripe coconuts, so there is a window period of 45 days in which same distributor/farmer cannot provide coconuts from same source. The strategy decrease the chance of Resold-coconut supply. The price the society is giving per coconut is the current market price. No support price is provided compared to the Krishi bhavan which give 6 rupees extra for each coconut.

In 2002, when the co-operative society decided to produce the coconut oil, they imported machinery to produce the oil 4 times more than they produce now. But they couldn't source enough coconuts to operate it. Their uncalculated decisions cost them a loss of 80 lakhs. Also they didn't take account for the skilled labour they have to hire. The failure later became one reason for the current stagnant condition.

Local farmers provide coconuts to the society for their convenience and because of the emotional attachment with the Adat farmers service co-operative bank as it supports their cultivation. Since the husk is not bought, they limit themselves from producing more products and concentrating more on oil production. When they take in fresh fruit, 30% is taken as coconut water is lost a waste part. The local people used to collect the water to be used in their bio gas plant, now as the water is not having the demand as much as it had before.

## ● DRYING



*Fig: copra getting heated in the blower*

The de-husked coconuts are split to two and are dried to make copra. Split coconuts are heated and dried using Hot-air blower. It is done 2 times. The split coconuts are heated for 12-13 hours; then 3-4 hours next day. The coir and shell they get from splitting coconuts are used as fuel for the blower. This method reduces impurities compared to widely-used direct drying in which burnt residues and carbon sticks onto the copra which affects color and taste of the product.





*Fig: the motor which directs the heat from the blower to copra shelves*



*Fig: coconut shells being used as fuel for the hot-air blower*

From **100kg OF COPRA**, The mill can produce **25kg of dried copra** and **65kg oil**.10% is water content lost in heating process. The daily production is **400ltrs** a day.

## EXPPELLER

The processed copra (dried and heated) is sent to their supermarket in “muthuvara” where they have an Expeller to produce the oil.

There are 2 workers for working the expeller. The process is also known as “physical refining”. Both works simultaneously on different portions of expeller. One collects the copra and fills the machine. Other operates the machine and manage filtering. The coconut oil expeller installed in supermarket has 2 parts.

1. **Mechanical pressing** aid by a motor
2. **Filter** which gives the filtered oil



*Fig: copra being fed into the expeller*

**Mechanical pressing:** The copra is fed through the input cavity to the running expeller. The screw head compress and apply pressure which squeezes the copra at high temperature. The oil seeps through small openings beneath the machine and the extracted pieces is deformed into a cake form is pushed out. A small container/tray is kept to collect the cake which is sold as cattle feed. The extracted oil is collected to a pipe and is sent to filter portion





*Fig: stacked filters set for filtration of coconut oil*

**Filter:** The filter has a dozen filters stacked against each other to filter impurities. The oil is pumped into these stacks and filtered oil is spilled by a series of pipes which is then col-



*Fig: extracted coconut oil from filter*

lected into a channel which then directs it into a pipes. The filter cloths are cleaned every 4 days to preserve the quality.

The quality control system is entirely visual for the process. The channel where the oil is collected after filtering has a glass container. It is kept near one of the few pipes which gives out filtered oil. When there is noticeable color change in the glass container, the machine is shut down and is cleaned .

Filtered oil is sent to a sedimentation tank in top floor where colloids left after filtering is deposited at the bottom of tank. The filtration process is then completed and the oil is extracted into another container for packaging.



*Fig: visual quality inspection*



*Fig: sedimentation tank*



## PACKAGING

The oil collected in container is stationed in packaging area. The collected oil have a pale golden yellow colour. It is measured and packed manually. There are 2 employees who works in measuring and packaging. Both of them packs about 300 Kg\*(1L & ½L) everyday. The coconut oil is collected in a measuring cup and weighed to match the set weight. The process is repeated till they



Fig: packaging unit

Measured in cup **	Actual quantity get
554ml	500ml
1010ml	1L



Fig: measuring Net weight of the coconut oil package

The collected oil is poured to the packaging and sealed. The packs are sealed two times to avoid any leakage. It is weighed again to check the quantity.

Net weight (measured)**	Net weight (actual)
460 ml	500ml
910ml	1L

As the measuring methods are not automated, there were instances of slight variation with the corresponding values above. Another notable point is unnecessary package length which they could trim to make it stand out less.

The transparent packaging gives a sense of purity which is the main selling point of the product. But the fact is that it is the most cheapest packaging solution available and branding they've given won't be noticed by the consumers. The packaging decreases its shelf life to 3 months, but considering the sales of the product which is approx.290packets out of 300 per day; the shelf life is not a serious issue for the product.



*Fig: filling the oil packet*



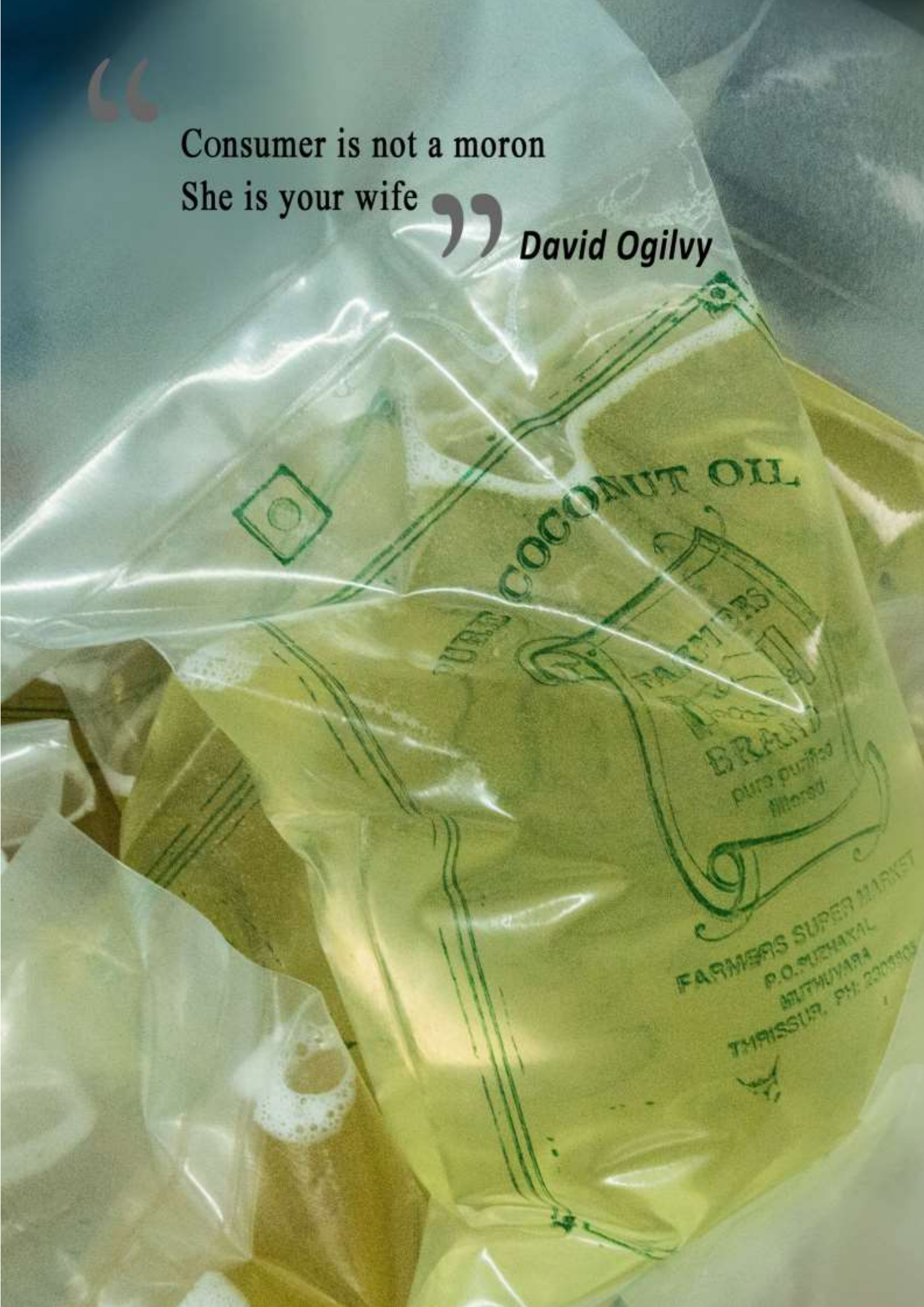
*Fig: Packed product*



“  
Consumer is not a moron  
She is your wife

”

*David Ogilvy*



# OFF TO THE SHELVES

**D**emand is the desire of a costumer to buy a certain product. The demand in the market measures the value of a product. Every product that meet a utility is demanded by the market, But there even more attributes which effect in creating demand among the customers. Branding is one such attribute.

#### **Current situation of the Adat Coconut oil**

Adat farmer's coconut oil is the monopoly in home market. The co-operative society is well established in the Panchayath and it is creating the demand among their customers. People believe in their quality and process of production. They produce around 300 to 400 liters of coconut oil per day and it is sold in that respective day itself. Their packaging is done manually in a plastic cover with outdated printing technology. When we enquired about the packaging, they were saying that the quality of the coconut oil can be identified from the colour and absence of colloidal particles, and the transparent packaging helps the consumer to ensure the quality of the product. Now the issue with the sales is that, they are unable to meet the demand of the market. Adat co-operative society is a promising brand and it supplies pure coconut oil for 2 panchayaths. Hence, they could increase the production by investing more on sourcing the raw materials and maintaining the machineries.

The following table shows the selling frequency of different coconut oils in the market;

BRAND	PRICE	QUANTITY	SELLING FREQUENCY
Adat farmer's coconut oil	150/-	1 liter	290 per day (approx.)
Elements coconut oil	245/-	750 ml	20 per 2 weeks (approx.)
Thanima coconut oil	110/-	1 liter	20 per week (approx.)

This table proves the growing demand of the Adat farmer's coconut oil in the home market.



#### **Scope of Branding**

The annual profit of the Adat farmer's coconut oil is 2 lakhs 50 thousand approximately. The expansion of the production could create more supply in the market and more supply could create expansion of the market boundaries. Currently the coconut oil is sold only through the 2 super markets of the co-operative society. By increasing the production, they can supply the coconut oil to the retailers. When the market boundaries are increasing, they need to focus on more marketing strategies because, the Adat farmer's coconut oil is known as the oil that get from the Adat farmer's super market. From the above scenario, we came to understand that the branding that is being done now is not effective. People are not aware of the Brand name and it is not helping to boost the demand. In another super market under private ownership, we found a new brand of coconut oil which is sold for



double the rate of Adat coconut oil and have a good demand rate all over Kerala. One of the distinguishing factor for the demand of that coconut oil is Branding. They market their coconut oil in transparent glass bottle with an attractive sticker on it. To meet the much more big market, they can rebrand the product such as changing the packaging style from outdated to modern. Usage of color schemes in packaging helps to make the product more attractive.



*Fig:competitors of Adat farmers service co-operative bank coconut oil in retail market*

There are several other coconut oil brands that are sold all over Kerala with a decent sense of marketing. Branding can also affect the pricing. Adat oil is very economical because it is sold in a simple plastic cover. If they are changing the packaging pattern obviously they are compelled to raise the price. Now the general trend of our market is that, people believe that the luxury products are more good than the economical product. They differentiate the commodity on the basis of price. The coconut oil brand that mentioned above which used to sell the product in glass bottle is actually taking advantage of this consumption theory. They filter the coconut oil around 3 times to make it clear and to reduce the saturated fatty acid content. There is no point in reducing the fatty acid to zero percentage, in fact it will take away taste of the coconut oil. Saturated fatty acid is soluble in water and it is not harmful to our body. Thus it is clear that the pricing and sales is strictly based on branding strategies. If the Adat farmer's coconut oil is expanding the market and changing the price level, they will create an another community of consumers. But since, Adat farmer's venture is a co-operative society and which is aiming at the welfare of people and not on making big profits, they can rebrand the product without increasing the price. The Kerala government initiative, "Kera coconut oil" is one of the good example for good branding with economical price. Adat farmer's co-operative society is also capable to make entire Thrissur enjoy the quality coconut oil.



“

If somebody offered me cyanide , my only question would be , is it organic ? because organic is always the healthier option

”

***jarod Kintz***







intz

# NATURE'S TOUCH



**T**he idea of organic farming was proposed by panchayat as a part of Drinking water project planned in the Adat panchayat. For the drinking water project panchayat relied on the local water body along with the support of Mannuthi Agricultural university. The samples from the water body sent to the university gave shocking results, Showing the large amount of chemical contamination in the sample. On further investigation it was found that the water got polluted by the chemical fertilizers and pesticides used in the paddy field.

#### **bank 'the Savior'**

To over come this situation and for further developments in drinking water project organic farming was necessary. At this crisis point Adat Farmers Bank came into the scenario as a savior, the idea of organic farming was given to the bank run by a group of farmers . Bank took over the project in 2002 and started the project in 350 hectares of paddy field with pure organic farming 2500 hectares of paddy with partial organic farming. The organic farming on experimental basis was a success so bank took more land in leas



*Fig: adat farmers service society leased kole farmlands*

from the farmers giving them a fixed amount of 45,000 on every harvest, and expanded the pure organic farming to the rest of the farming land.

#### **Helping HANDS**

Initially the project was supported by 'Thanal' later bank moved further with organic certification many other organization like ESAF, Kerala Organic Army, Kerala Agricultural University etc came forward to offer a helping hand for this noble cause. Bank sought the help of LACON a german based company for organic certification. The certification process takes 3 years with thorough checking of soil and water for checking the genuinely the company makes frequent surprise visits to land after 3 years of proper organic farming when the soil and water loses all its chemical contamination the land is fit for organic certification .

### Marketing and Sales

Unlike the coconut oil the bank has properly marketed the organic rice under the brand name of 'Jaivam Amritham' which means 'organic elixir of life'. They have a proper packaging and marketing strategy the market is not just restricted to Thrissur town or Thrissur district its whole over the state. The marketing is done using celebrities and other brand ambassadors of organic farming. The product is available in all leading retail shops .

### Service with a Social cause

Panchayat is providing support for other individual organic farmers with technical support and organic pesticides and fertilizers with the help of Agricultural University. Organic fertilizers from panchayat waste treatment plant is given to the farmers with a subsidy of half the price. The barren farm lands are took over by the bank for lease and a fixed amount of 45,000Rs/acre is given to the land owner on every harvest by the bank. The bank has promised a hike of Rs 55,0000 if they receive an organic certification. The service provided by the bank and panchayat has made a great impact on the socio economical and 'Environmental' aspects of the panchayat

### Problems Faced

The inadequacy of organic pesticides and organic fertilizers is a serious issue faced which restricts the further expansion of organic farming.



Fig: advertisement for the organic rice brand

“

Machines were , it may be said ,  
The weapon employed by the  
capitalist to quell the revolt  
of specialized labour ”

”

*Karl Marx*





# WORK AND SWEAT





One of the main factor influencing the production is Labour. Labour force



*Fig: workers at coconut splitting unit*

is the real working capital of any firm. In the case of Adat farmer's coconut oil, the production is done by labourers aided by machineries. Lower number of employees and the technology points that the process is neither labour intensive nor fully automated.

The role of the labour in coconut oil production starts from the coconut climber. There are around 7 to 8 coconut farmers who sell coconuts to the Adat Farmers Service co-operative bank on regular basis. They used to harvest the coconut trees once in 2 months. The wages demanded by the coconut climbers are 30 rupees per coconut tree. The amount was escalated from 1 Rupee per coconut tree to what it is now due to the economic variations over the years. Today we have less coconut plantations and even less skilled labourers for climbing the coconut trees. This scarcity of skilled labourers could be one of the reasons for abrupt increment in their wages. Since the farmers don't use any kind of chemical fertilizers, the only input or investment for coconut cultivation is this labour expenses.

There are 4 main labour units working in the godown and processing unit of coconut oil production. The first unit is Transportation Unit. It consist of 2 drivers who run the society vehicles to collect the raw materials (coconut) from the fields to godown and dried copras from godown to the expeller unit working in the super market. They are paid according to the work load and travelling distance which is nearly Rs 500 for each trip( considering the information that coconuts are sourced within the district) . The dried copras are taken to the expeller unit once in 3 days. The transportation unit of the Adat farmer's co- operative society works for both paddy cultivation and coconut oil production.

The majority of the work force in this unit is women. To be exact, 13 women and 1 man out of which 2 women and 1 man is the permanent staff of the co-operative society who are working for 14 years. The working hours in this unit is from 9 am to 5 pm, which translates to 8 hours per day. The women who are breaking the coconut are paid Rs 250 per day. These same labourers are doing the work of separating copra from the coconut shell and are paid according to the quantity they are doing each day. The wages are 110 rupees per quintal. There are very skilled labourers who are doing 2 quintals and earning



*Fig:adat farmers supermarket*

Rs 320 per day and other who earn only 80 rupees. We had interviewed the labourers in this unit and enquired about the working atmosphere and job security ensured by the co-operative society. They have no problems with the working atmosphere, but there are no provisions for incentives and job security is non-existent. As there were no serious crisis in sourcing coconuts and considering the nature of the job (less paid and requiring less skill), the labourers are not facing any job security issues for the time. Actually we found some instances of disguised unemployment in this unit. The male employee who is working as permanent staff in the blower unit is contributing less to the whole production. The women alone could handle the current supply. Another main problem, faced by the labourers is low wages.

The workers are paid Rs 250 per day. There has been a continuous increment in wages taking into account of their wages which was 60 rupees 14 years ago. Neither bonus nor any incentives are paid to the workers in this unit. Since they have a regular job, they are adjusting to the wages. The society could improve the wages to the employees by looking into the disguised unemployment.

The dried copras are taken to the **Expeller unit**, which is the third main production unit. 2 labourers consist of 1 man and 1 woman are working in this unit for the daily wage of Rs 400 and Rs 350 respectively which is paid weekly.

The difference in their wages for doing the same job is clear discrimination on the basis of sex. The filtering of the coconut oil is also coming under the expeller unit. Both of them are getting Bonus once in every year at the time of Onam (a traditional festival of Kerala). The working hours of labourers in this unit is around 12 hours. They work from 9 am to 8 pm. The time schedule varies if the demand for oil is more. The salary dates of regular household is the reason for the spike at beginning of the month. Other than that, demand increases on public holidays and weekends caused by the salaried employees.

**Packaging Unit** is the fourth and final unit of production before sales. The work force of packaging unit consists of 2 women who are paid Rs 250 to Rs 350 according to the experience level. Their working hours is same as the working hours of labourers in expeller unit, that is around 12 hours. They are also getting a bonus in every year. The labourers in the expeller unit and packaging unit is working in the super market and they have got a uniform, which helps to create a sense of respect from the society and attachment to the work. These labourers are satisfied with the salary scale.

### **conclusion**

One of the reason for the popularity and increasing demand for the Adat farmer's coconut oil is the low cost, and one of the main reason for fixing the low cost is the availability of cheap labour. Thus the labour force is the main factor keeping the brand, a monopoly in the market. They could improve the labour satisfaction by giving some incentives to the work force. As comparing to the profit acquired by the brand, they could reasonably increase the wage scale of the workers.



**P**olitics is a major factor which affected the working of the society in both the ways. Many major projects run by the bank was initially introduced by the panchayat and later the bank took over the running of the projects . The bank has a governing body which is ruled by the board of directors , the board of directors are elected from the members of the society . The elections are conducted in 5 years . Political parties play a major role in the election of board members. So the board might have vested interests and ideologies according to the political party . The clash in ideologies later leads to less co-operation between the panchayat and the society .This is a major issue persisting in the system. The hand in hand working of the society and panchayat could lead to new services in the society.

### **Ideological Difference**

The political rivalry between the two parties ruling the panchayath and bank lead to the emergence of a new product “kerasree” which was supposed to be a competitor to the well established Adat farmers coconut oil.

But it couldn't keep up with the AFSCB coconut oil. The Panchayat has won the best panchayat award several times , but still the non co-operation between the panchayat and bank went further.



*Fig: Entrepreneur of kerasree coconut oil and their product*

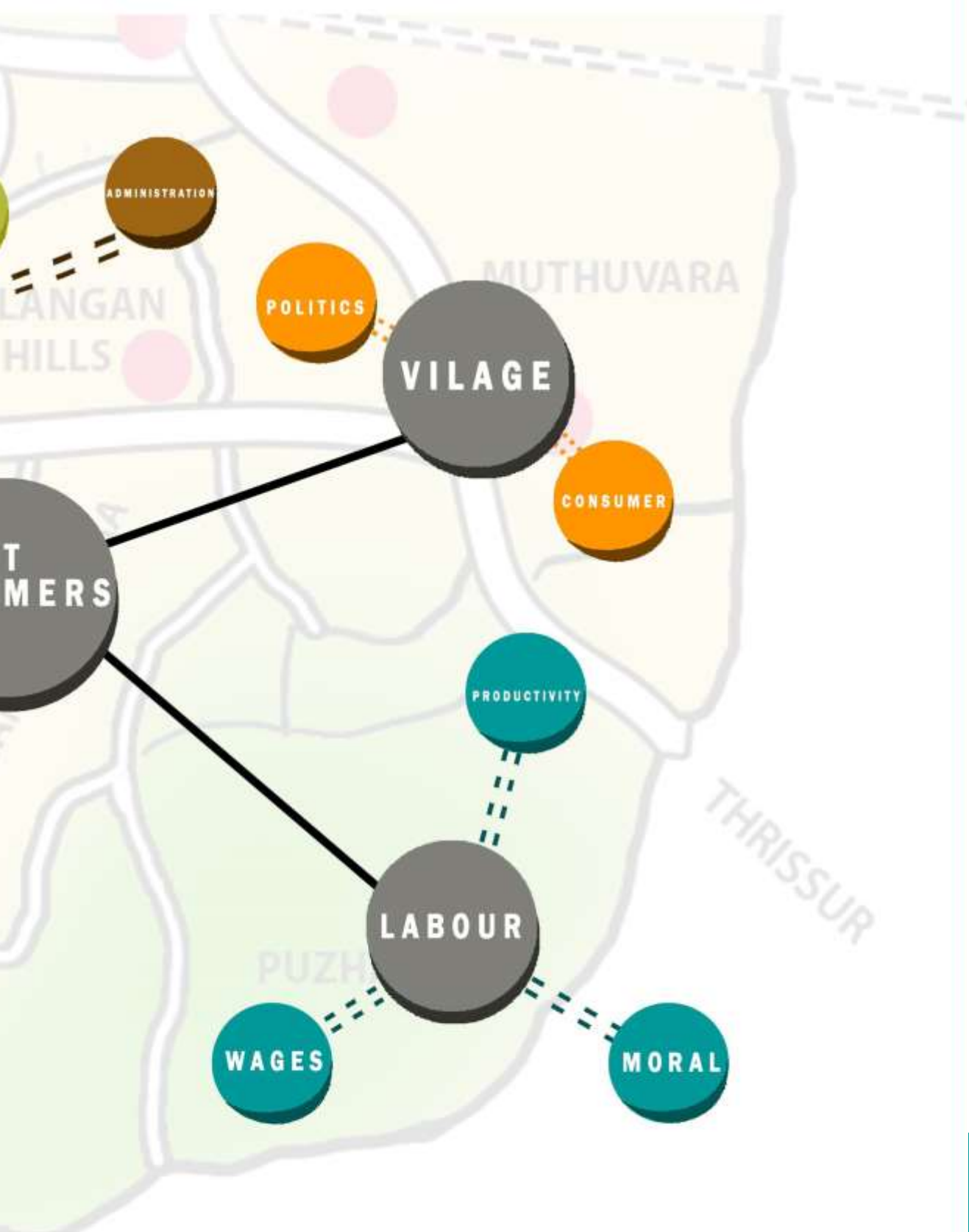
### **Working Hand in hand**

During 2010 to 2015 the bank and the panchayat were pulled by the same party and it lead to some interesting projects. The drinking water project proposed by the panchayat was in a crisis point when they found out that the local water body is contaminated with chemical fertilizers used in the paddy fields . So the cleansing of water body was necessary for the drinking water project . The idea of organic farming was proposed and the project was handed over to Adat farmers bank. The bank took the paddy fields in lease from the farmers and started organic farming with the support of “THANAL”. Later the project became a main product of the bank. The Drinking water project proposed by the panchayath is now working in smooth manner with the help of bank.

# MAPPING



# PROCESS MAPPING





## SURVEY: The Socio - economic relevance of Adat farmer's coconut oil

our intention was to find out the socio- economic relevance of the Adat farmer's coconut oil. In order to understand the social acceptance and the popularity of the product, we conducted survey in the locality.

### Objective

The objective was to study about the following questions:

- which economic class is consuming Adat farmer's coconut oil
- What are the reasons for choosing the respective oil
- Which are the other competitors of Adat farmer's coconut oil
- How much is the growth in popularity of the Adat Farmer's coconut oil

### Methodology

There are above 8000 families living in the respective panchayath. Data and information collected from primary sources. The survey tool was the questionnaire. The information gathered through the use of interview schedule. The sample consists of 80 families taken at random from Adat panchayath.

Survey areas include;

- 1.Muthuvara
- 2.Puranattukara
- 3.Puzhakkal
- 4.Chittilappilly

### Findings

Both APL & BPL economic classes are the consumers of the Adat farmer's coconut oil. Goodwill, purity, low cost, easy availability are the reasons of choosing Adat oil self extraction, Kudumbasree units (kerasree), low grade oils from Tamil Nadu are some of the competitors of Adat oil. Popularity increased over the years.

### Conclusion

As in the case of economic classes, Adat panchayath consists of farmers mostly. But there is less discrimination for them in regarding the consumption of coconut oil.

BPL – 60%

APL – 40%

Low price can be one of the reason for more BPL families consume Adat oil as compared to APL.

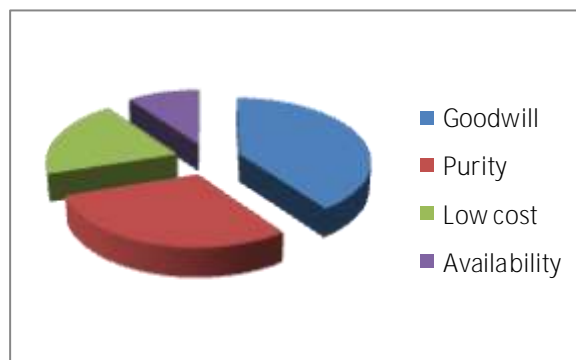
Now, the reasons for choosing Adat oil is several. The highlighted reasons are as follows;

Good will- 40%

Purity reasons – 30%

Low cost – 20%

Availability – 10%



- Adat farmer's co operative society have a reputed name and respect over the panchayath. That goodwill helps them to market the coconut oil.
- 30% of people consume the Adat oil believes that it is organic and pure. They buy Adat oil strictly based on purity reasons.
- Low cost is the third important reason for the households to buy Adat coconut oil. Comparing to the other brands of coconut oil, Adat farmer's coconut oil is economical. They sell the product for 150 per liter while the other brands costs above 160 per liter.

There are around 1000 families near to the 2 Adat super markets. One of the Adat super market is located in Muthuvara, which is a town area and most of the people are working in strict time schedule. They find it easy to purchase every household items including coconut oil from super markets than from any other retail shops.

The coconut oil market of Adat Panchayath is mainly occupied by Adat Farmer's coconut oil. The percentage differences are shown below;

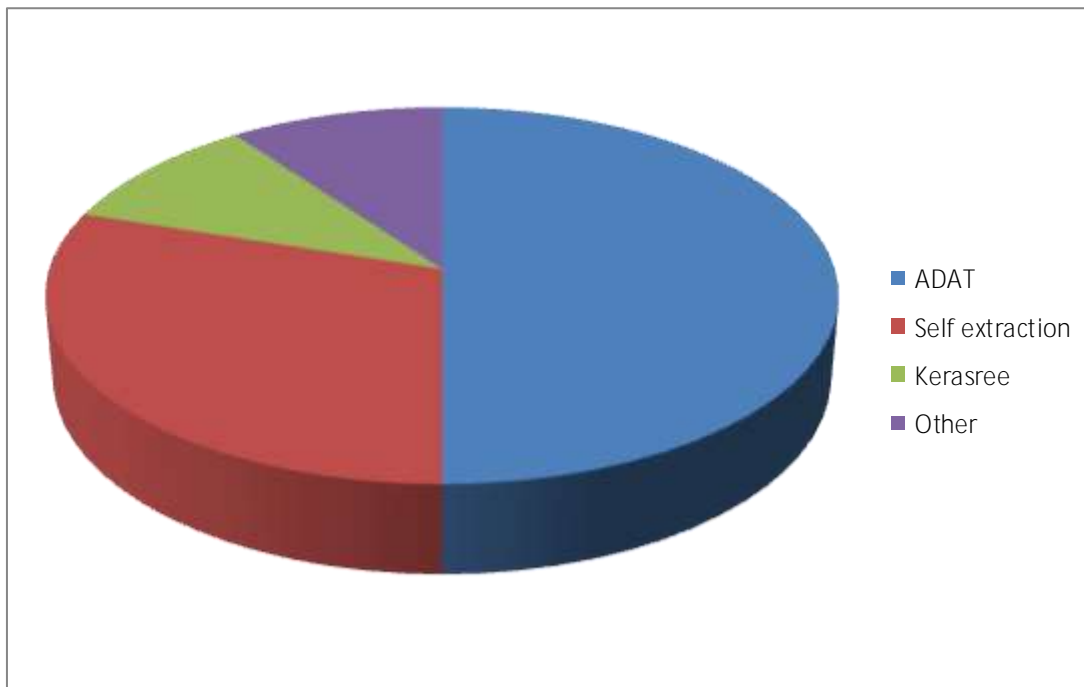
Adat oil – 50%

Self extraction – 30 %

Kudumbasree units – 10%

Other – 10 %

Over 30 % households are making their own cooking oil.







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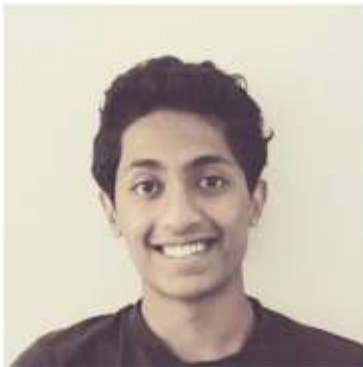


*“Saw an interesting combination of Economics and design”*

**Arun Sankar**

*“Design advances more with Experience”*

**Delroy Joshan**



*“Hard to find people who love farming in this era”*

**Dennis Pious**

*“What’s more exciting is connecting dots”*

**Varun K**





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